Entered 09/25/18 13:32:47 Case 18-13494-KCF Doc 51 Filed 09/25/18 Desc Main

Document Page 1 of 3 UNITED STATES BANKRUPTCY COURT



Order Filed on September 25, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

In re:

Case No.: 18-13494 / KCF

Hearing Date: 09/12/2018

Judge: Kathryn C. Ferguson

Chapter: 13

Robert E Nason

Standing Chapter 13 Trustee

District of New Jersey

Trenton, NJ 08650

(609) 587-6888

Albert Russo Cn 4853

Debtor(s)

ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: September 25, 2018

Honorable Kathryn C. Ferguson United States Bankruptcy Judge

Case 18-13494-KCF Doc 51 Filed 09/25/18 Entered 09/25/18 13:32:47 Desc Main Document Page 2 of 3

The modified plan of the debtor having been proposed to creditors, and a hearing having been held on

the confirmation of such modified plan, and it appearing that the applicable provisions of the Bankruptcy

Code have been complied with; and for good cause shown, it is

ORDERED that the modified plan of the above named debtor, dated 08/03/2018, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

ORDERED that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 36 months.

ORDERED that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$2,360.00 PAID TO DATE

\$337.00 for 29 months beginning 10/01/2018

ORDERED that the case is confirmed at 100%, which includes a minimum of \$45,839.26 dividend to general unsecured creditors due to non-exempt equity in property.

ORDERED that the Standing Trustee shall be authorized to submit, ex-parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

ORDERED that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

Case 18-13494-KCF Doc 51 Filed 09/25/18 Entered 09/25/18 13:32:47 Desc Main Document Page 3 of 3

ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

ORDERED that the Standing Trustee is authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a), in the amount filed by the post-petition claimant.

ORDERED that if the debtor has provided for a creditor to be paid in the plan and no Proof of Claim is filed by such creditor before expiration of the applicable bar date, the debtor, pursuant to F.R.B.P. 3004, must file a Proof of Claim on behalf of the creditor within 30 days of the expiration of the applicable bar date. If the time period pursuant to F.R.B.P. 3004 has expired, the debtor must file a Proof of Claim on behalf of the creditor <u>and</u> file a motion to allow the Trustee to pay the late filed claim, or the debtor may obtain a Consent Order with the creditor authorizing the Trustee to pay an amount certain in the plan.

ORDERED as follows:

Debtor shall obtain a loan modification with Freedom Mortgage outside of the Chapter 13 plan. No payments will be made to Freedom Mortgage through the Chapter 13 plan pending the loan modification.

Loan modification documents shall be provided to Freedom Mortgage by October 13, 2018.

Loan modification motion shall be filed with the Court by December 31, 2018.

Upon completion of the loan modification Freedom Mortgage shall amend their Proof of Claim, court claim #6-1, to zero and submit an Amended Order removing post-petition arrears and attorney fees from the June 29, 2018 Order.

Order to be submitted resolving Freedom Mortgage objection to confirmation by October 31, 2018.